

ABSTRACT

A method and apparatus are provided for conducting transactions through a financial network using a document such as a check or money order at an unattended automated machine. For security purposes a signature detector detects the signature and the user uses a card to operate the machine. A reader reads the amount on the document; and, for a check, the LAR and CAR amounts are compared. If the document is a money order, the user may be prompted to endorse the money order if the signature detector fails to detect a signature. A card writer writes an amount on the card related to the amount of the transaction being done and a calculator calculates the amount to be written on the card and subtracts a user's service charge. A bill may be paid and a receipt generator will provide a receipt preferably showing payment of the bill and the service charge. If the check or money order is for an amount greater than the bill and service charge amounts, the card writer may write the difference on the card. A portion of the check or money order may also be deposited in the user's account. A cash acceptor in the machine accepts cash and a cash dispenser may dispense cash.